

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>1,348.71</u>
a. Are real estate taxes included?	Yes <u> </u>	No <u>X</u>
b. Is property insurance included?	Yes <u> </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ <u>293.00</u>
b. Water and sewer		\$ <u>75.00</u>
c. Telephone		\$ <u>165.00</u>
d. Other <u>Cable and Internet</u>		\$ <u>80.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>100.00</u>
4. Food		\$ <u>1,200.00</u>
5. Clothing		\$ <u>100.00</u>
6. Laundry and dry cleaning		\$ <u>35.00</u>
7. Medical and dental expenses		\$ <u>75.00</u>
8. Transportation (not including car payments)		\$ <u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>200.00</u>
10. Charitable contributions		\$ <u>100.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>41.00</u>
b. Life		\$ <u>28.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>220.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Property Tax & Ad Valorem Ta</u>		\$ <u>337.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>764.00</u>
b. Other <u>Student Loans</u>		\$ <u>200.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>Education Expenses</u>		\$ <u>100.00</u>
Other		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>5,661.71</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>5,704.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>5,661.71</u>
c. Monthly net income (a. minus b.)		\$ <u>42.29</u>

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www.michcathcu.org**Statement of Accounts**

Sep 16, 2009 thru Oct 15, 2009

Account Number: 6803850

Account Balances at a Glance:

Checking:	0.00
Savings:	176.29
Certificates:	0.00
Loans:	32,525.40
Money Market:	0.00



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Use an MCCU VISA credit card for all your holiday shopping and get a present for yourself. Earn Double ScoreCard Bonus Points on every purchase from November 27 - December 31, 2009. Transfer a balance of \$500 - \$10,000 from another card to your MCCU VISA you will receive 1% cash back plus Double ScoreCard Bonus Points on every dollar transferred.

Use your card at least five times between November 27, 2009 & February 28, 2010 & you will be entered into a drawing for 100,000 Scorecard Bonus Points. Two winners will be chosen. Call 1.866.669.6228 for more details.

SAVINGS ACCOUNTS**00 REGULAR SHARE SAVINGS**

Date	Transaction Description	Additions	Subtractions	Balance
Sep 16	Balance Forward			176.17
Sep 30	Deposit Dividend 0.249%	0.12		176.29
<i>Annual Percentage Yield Earned 0.260% from 09/01/2009 through 09/30/2009</i>				
<i>Based on Average Daily Balance of 566.17</i>				
Oct 15	Ending Balance			176.29

LOAN ACCOUNTS**02 2002 HYANDI SANTA-FE**

Date	Transaction Description	Amount	Interest	Fees	Principal	Balance
Sep 16	Balance Forward					5,303.95
Sep 21	Payments by Check MAIL IN	172.01	32.77	0.00	139.24	5,164.71
Oct 15	Ending Balance					5,164.71
<i>A Payment of 172.01 is due on 10/21/2009</i>						

03 2003 TOYOTA HIGHLANDER LMTD

Date	Transaction Description	Amount	Interest	Fees	Principal	Balance
Sep 16	Balance Forward					14,001.73
Sep 21	Payments by Check MAIL IN	305.92	86.50	0.00	219.42	13,782.31
Oct 15	Ending Balance					13,782.31
<i>A Payment of 305.92 is due on 10/21/2009</i>						

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04 2003 BMW 525i

Date	Transaction Description	Amount	Interest	Fees	Principal	Balance
Sep 16	Balance Forward					13,775.03
Sep 21	Payments by Check MAIL IN	281.75	85.10	0.00	196.65-	13,578.38
Oct 15	Ending Balance					13,578.38
Annual Percentage Rate 5.500% Daily Rate .015068%						
A Payment of 281.75 is due on 10/21/2009						

YTD SUMMARIES

TOTAL DIVIDENDS PAID
00 REGULAR SHARE SAVINGS

3.79

TOTAL LOAN INTEREST PAID

02 2002 HYANDI SANTA-FE	241.43
03 2003 TOYOTA HIGHLANDER LMTD	618.68
04 2003 BMW 525i	699.39

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

COVER SHEET FOR AMENDMENTS

CASE NAME: Michael E. Watson
CASE NUMBER: 09-73688

The enclosed documents amend the petition, schedule, statement of financial affairs, statement of income and expenses, matrix or summary of assets and liabilities.

The purpose of this amendment is to:

- Add creditors to schedule(s) _____. How many?_____
(Use second page of this form to list creditors added).
- \$26.00 Amendment Fee.** This fee is required whenever you add creditors to a case, delete creditors, change the amount of a debt or change the classification of a debt. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- Correct the addresses of creditors already listed on the schedules and matrix previously filed.
(Use second page of this form).
- Other: (Provide detail of Amendment)_____
- Amend Schedules and list of creditors.** Schedules must be verified by the debtor(s). Amended Schedule J.
- Amend Matrix.** Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address. Use the second page of this form. Pursuant to L.B.R. 1007-2 & 1009-1 an amendment to a matrix filed by a debtor without an attorney must have a complete paper copy attached to this form. Electronic filers must upload creditors to the ECF system.

NOTE: LBR 1009-1(b) requires the debtor to serve a copy of the amendment and the cover sheet for amendments on the trustee and all other entities affected by the amendment.

CORRECTIONS AND ADDITIONS TO MAILING MATRIX

Use this section of the form to make corrections to the names and address of any creditors or parties in interest who are listed on the current matrix of the case.

NAME OF CREDITOR (As it now appears):

Previous address:

(Please print)

Please change to:

NAME OF CREDITOR (As it now appears):

Previous address:

(Please print)

Please change to:

NAME OF CREDITOR (As it now appears):

Previous address:

(Please print)

Please change to:

Use this section of the form to **IDENTIFY** creditors added to the schedules and matrix.

NAME OF CREDITOR (As it now appears):

Address

(Please print)

NAME OF CREDITOR (As it now appears):

Address

(Please print)

FOR ADDITIONAL CHANGES COPY THIS SHEET AND CONTINUE

Signature: /s/ Justin Grove
Justin Grove P71253
Name of Attorney
28000 Woodward
Suite 201
Royal Oak, MI 48067
248-744-5005
justin@daileylawyers.com

I/We do hereby affirm under penalty of perjury that I/we have read the foregoing form, *Cover Sheet for Amendments*, and all pleadings and attachments thereto, and do hereby affirm that the information contained herein is true and accurate to the best of my knowledge, information and belief.

Signature: /s/ Michael E. Watson
Michael E. Watson
Name of Debtor

Signature: _____

Name of Joint Debtor, if applicable